(b) and (c) "No" As explained above, the requirements of these clauses are different. However, there may be a case in which the educational institution fulfills the requirements of one or more of these clauses.

(d) In case of any misuse, the Institution shall lose the exemption.

Loans to Farmers

65. SHRI SHAHID SIDDIQUI: Will the Minister of FINANCE be pleased to state:

(a) whether there are reports of incidents of suicide among farmers exploited by private money lenders through high rate of interest;

(b) whether financial institutions and bank are providing crop loan and other credit facilities to those poor farmers who do not have Pattadar Pass Book, and are agriculture tenants; and

(c) if so, the details thereof and if not, what plans have been made to do it?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Suicide cases of farmers from certain parts of the country have been reported. Indebtness from formal and informal sources is only one of the many reasons for suicides by farmers.

(b) A Model Scheme for provision of crop loans through institutional sources to tenant farmers/oral lessees and farmers, who are hitherto not extended adequate credit support by the banks, has been prepared by NABARD. For this purpose, all such farmers are to be organized into groups known as Tenant Farmers' Groups (TFGs).

(c) Membership, constitution of groups, savings and thrift, linking of credit with saving/thrift, security, documentation, maintenance of accounts by banks etc. under the scheme are on the pattern of Self Help Groups (SHGs.) Loan eligibility of the group is linked with the thrift deposits mobilized by the group and the quantum of crop loan to be disbursed to the group will be to the extent of 1 to 4 times of their savings comprising the group's balance in saving account, amount held as cash with authorized persons, amount initially lent amongst the members, amount received as interest on the loans and any other contribution like grants, donations etc. received by the group. A higher ratio would be considered, provided banks

are satisfied about the strength/health of the group. The credit requirement of the group will be assessed based on the crops propose to be cultivated, scale of finance and the area proposed to be brought under cultivation by each member subject to the ceiling in terms of the ratio of savings and loan amount. A Kisan Credit Card (KCC) could be issued to the group for the total loan eligibility and the authorized office bearers of the group will be jointly operating the KCC account.

Re-structuring of Co-operative Banks

†66. SHRI PYARELAL KHANDELWAL: Will the Minister of FINANCE be pleased to state:

(a) whether any proposal for restructuring of co-operative banks of the country is under consideration of Government;

(b) whether Government have constituted any task force in this regard;

(c) if so, what are the contents of its Report and what action Government propose to take thereon;

(d) the number of co-operative banks of the country which are sick from financial point of view; and

(e) the details of efforts being made for promoting co-operative sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Yes, Sir.

(c) The basic recommendation of the Task Force is to provide financial assistance to credit co-operative institutions in short term structure to be shared in appropriate ratio between the Government of India and state Governments, subject to certain reforms in the co-operative sector.

(d) As on 31st December, 2004 6 State Co-operative Banks (SCBs) and 140 District Central Co-operative Banks (DCCBs) were not maintaining minimum capital required under Section 11(1) of the Banking Regulation Act (As Applicable to Co-operative Societies) and their net worth is negative. In so far as Urban Co-operative Banks are concerned, 522 banks have fallen into weak category (Grade III) whose Capital to Risk Adequacy Ratio (CRAR) is below 75% of the minimum prescribed level but 50% or above the level required, net Non-Performing Assets (NPA) is 10% or more but

† Original notice of the question was received in Hindi.